



Farmers & Merchants Bank
Where Family is our Foundation

the VAULT

n e w s l e t t e r

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live chat!

¡Hablamos Español!

We hope you enjoy your quarterly issue of The Vault! Comments or suggestions? marketing@fmberlin.com

Beef up your cyber security awareness during the holiday season

The holiday season is a closing in. It is this time, more than any other time, that online, mobile, and social network shopping will be at an all time high for the year. Credit and debit card use will sky rocket during these few short months. Shoppers will log in and out of online store accounts--saving their information for faster future purchase. The holidays are also a key time of year for cyber thieves to expose the bad habits of internet users through cybercrime. We've wrapped up the 4 best tips to help keep your information safe this season.

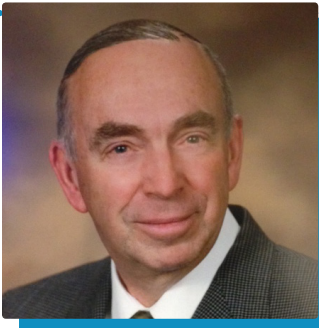
Steer clear of unsecured wi-fi: Wi-Fi hotspots could be dangerous hunting grounds for internet users. Hopping onto an unsecure spot and checking your email, bank accounts or making online purchases could expose you to a security breach. How? Bad habits during navigation like sharing passwords and not properly logging off make users a prime target for cyber theft.

Change up your passwords: You might think we're beating a dead horse here (since we mention this often in our newsletters), but changing up your passwords for each site makes it a lot more difficult for password hacking. Choosing a simple password that's easier to remember or type can lead you into the hands of a cyber criminal. Chose passwords with special characters, mix-up lower and upper case letters, and include numbers.

Https is where it's at: Making a purchase? Make sure "https" is in the search engine box of your page. "Https" means there is a secure communication over the computer that encrypts your information and ensures the user the website is legitimate. A padlock is another clue the site is secure.

Use a safe payment option: Credit cards are usually your best option when making online purchases because they allow buyers to get money back from the issuer if the product wasn't what was ordered or isn't delivered. They also typically have a limit on the monetary amount you're responsible for paying. Credit card companies pay close attention to unusual purchases and may decline the purchase or contact the card holder regarding a purchase that appears suspicious.





John Kujawa

president's note

Now is the time of year to enjoy the fall season. A leisurely drive in most areas of Wisconsin is an uplifting experience. Apples and other delicacies are available for eating, baking and storing, plus colorama is in full swing. "Autumn...this year's last, loveliest smile". William Cullen Bryant.

Stop in and meet our new employees who are very eager to meet you.



Harry Kujawa

"You can lead a horse to water, but you cannot make him drink. "
-HJK

in the community



Farmers & Merchants Bank hosted a money hunt at the 2nd Annual Berlin Fox Festival in August. The BFF includes craft vendors, food vendors, kids games and live musical entertainment.



The Berlin High School Cross Country team decorated our window to celebrate their 2016 Homecoming. The Berlin Indians Football Team came away with a 21-14 victory over Winneconne.



Our community bake sale raised \$1,010 for Gabby's Guardian Benefit. The money will be used to help purchase a therapy dog. This therapy dog will be able to alert Gabby's family of a seizure up to 30 minutes in advance of an episode

customer quick tip

click. shop. enjoy

Get cash back with Purchase Rewards when you use your Farmers & Merchants Bank debit card.

CLICK | to add offers to your Farmers & Merchants Bank debit card

SHOP| with your card to redeem offers

ENJOY | cash back at the end of the next month

Simply log into your Farmers & Merchants Bank online banking. Under the Purchase Rewards tab (right side of page) add the offers that fit your shopping habits and you're on your way to cash back. It's that easy!



community connection: we'd like you to meet...



Nicole Thomas, a familiar face to a lot of our customers! Nicole joined our Retail Banking Team in September as a full-time teller. Nicole enjoys the warm summer months when she can spend time outside with her two boys, Gage and Gavin, and their puppy, Pippa.



David Rucker, our new Universal Banker. David a Minnesota native, enjoys spending time playing and listening to music, hiking, stamp collecting and reading about history. He has two children, Elise and Ian and has been happily married to his wife, Donna, for 23 years.



Beth Nighbor, part-time teller. Beth, a recent retiree from Badger Mining (after 25 years!) has come full-circle as she has returned to her first full-time job here, at Farmers, back in 1973. Beth loves to spoil her grandkids and spend time with her husband Jim, family and friends.



Sharon Schultz-Barnard joins us with over 27 years of banking background. As a new full-time teller, you'll see Sharon at the DU as well as the main bank. She and her husband Kevin love to jump in the car and take road trips. Sharon has one daughter, three step children and two grandchildren that keep her very busy.



Karen Paugels, joined our Farmers' family as our newest Customer Service Representative in September. She is married to Tim and they have two children, Connor and Claire. She loves spending time as a family camping and hanging outdoors.



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priority club: a note from kathy

Greetings!

We had our first light frost this past weekend. It nipped only the most fragile plants. Hopefully the hard frost will be another couple weeks off. It certainly shortens the winter a bit if we can make these warmer temperatures last just a little longer. Wishful thinking probably!

The colder temperatures bring to mind our annual Priority Club Christmas Dinner coming up Wednesday, December 7th. It will be held at the City Inn located at 689 Broadway. Cash Bar begins at 11:30a.m. followed by a Christmas dinner with all the trimmings at noon. We have two musical treats for you this year! The Hand Bell Choir from St John's Lutheran Church will perform prior to the dinner for your listening enjoyment. Back by popular demand will be Encore from Berlin High School. We look forward to seeing you there to kick off the holiday season.

Fraud is rampant all year long but especially during the holiday charity-giving season. Be cautious who you are donating to. Those phone calls may sound very convincing but are the funds you donate really being used for the purpose you are intending? Your money may be better served giving to your "favorite" charity.

One of the recent scams involves online games. You will be playing a game on your computer or smart phone and the game may not be working correctly. When you call in for support, the scammer will demand money. Do not give your personal information.

Until next time, enjoy the fall colors and everything that goes with the fall season. Be safe and see you soon!

Kathy Johnson



Don't forget to check us out on Facebook for products, promotions and community event information!

Cyber Security 101



Think Before You App

15 years ago our mobile devices were primarily used for calling and texting. Fast forward to today, and our devices are used for social networking, banking, photography, emailing--all made possible by apps. But before you download the latest app, there are a few things to consider.

Pick the Platform: Chose to download apps from creditable stores like Google Play and the Apple App Store and avoid third party app repositories.

Read the Reviews: All app stores display reveiws of the apps they offer. Take time to sift through as some reviews may alert you to software issues.

Privacy Policy: Understand and be comforable with what information (i.e. location and contacts) the app would have access to before you download it.

Update Your System: Your mobile device is best protected if it has the latest software. So take the 10 minutes to update.

Trust Your Gut: Your gut is your 6th sense. If you're hesitant to download the app or something just feels "phishy" or unusual, there is probably a reason for it. Skip the download.